

UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan

COVER SHEET FOR AMENDMENTS

CASE NAME: Moneka Lynn Sanford

CASE NUMBER: 11-47560

The enclosed documents amend the petition, schedule, statement of financial affairs, statement of income and expenses, matrix or summary of assets and liabilities.

The purpose of this amendment is to:

- ☒ Add creditors to schedule(s) F. How many? 2
(Use second page of this form to list creditors added).
- ☒ **\$26.00 Amendment Fee.** This fee is required whenever you add creditors to a case, delete creditors, change the amount of a debt or change the classification of a debt. The fee is not required when correcting addresses of previously listed creditors. It is not required when new schedules are filed in a converted case.
- ☐ Correct the addresses of creditors already listed on the schedules and matrix previously filed.
(Use second page of this form).
- ☐ Other: (Provide detail of Amendment) _____
- ☒ **Amend Schedules and list of creditors.** Schedules must be verified by the debtor(s).
- ☐ **Amend Matrix.** Please do not send a matrix adding creditors to a case unless you also send the amended schedules. Do not send a new matrix to correct an address. Use the second page of this form. Pursuant to L.B.R. 1007-2 & 1009-1 an amendment to a matrix filed by a debtor without an attorney must have a complete paper copy attached to this form. Electronic filers must upload creditors to the ECF system.

NOTE: LBR 1009-1(b) requires the debtor to serve a copy of the amendment and the cover sheet for amendments on the trustee and all other entities affected by the amendment.

CORRECTIONS AND ADDITIONS TO MAILING MATRIX

Use this section of the form to make corrections to the names and address of any creditors or parties in interest who are listed on the current matrix of the case.

NAME OF CREDITOR (As it now appears):

Previous address:

(Please print)

Please change to:

NAME OF CREDITOR (As it now appears):

Previous address:

(Please print)

Please change to:

NAME OF CREDITOR (As it now appears):

Previous address:

(Please print)

Please change to:

Use this section of the form to **IDENTIFY** creditors added to the schedules and matrix.

NAME OF CREDITOR (As it now appears):

Address

1500 W. 3rd St

Suite 125

Cleveland, Ohio 44113

Xpress Loan Servicing - A CIT Company

(Please print)

NAME OF CREDITOR (As it now appears):

Address

PO Box 5609

Greenville, TX 75403

US Dept of Education

(Please print)

FOR ADDITIONAL CHANGES COPY THIS SHEET AND CONTINUE

Signature:

/s/ Deanna P. Waller-Bundy

Deanna P. Waller-Bundy P73566

Name of Attorney

29425 Northwestern Hwy

Ste. 125

Southfield, MI 48034

248-875-7720

bundylegalservices@yahoo.com

I/We do hereby affirm under penalty of perjury that I/we have read the foregoing form, *Cover Sheet for Amendments*, and all pleadings and attachments thereto, and do hereby affirm that the information contained herein is true and accurate to the best of my knowledge, information and belief.

Signature: /s/ Moneka Lynn Sanford
Moneka Lynn Sanford
Name of Debtor

Signature: _____
Name of Joint Debtor, if applicable

United States Bankruptcy Court
Eastern District of Michigan

In re **Moneka Lynn Sanford**,
 Debtor

Case No. **11-47560**

Chapter **7**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	5	54,238.79		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		14,385.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		16,265.23	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		192,864.40	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,158.53
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,561.00
Total Number of Sheets of ALL Schedules		17			
Total Assets			54,238.79		
Total Liabilities				223,514.63	

United States Bankruptcy Court
Eastern District of Michigan

In re **Moneka Lynn Sanford**

Debtor

Case No. **11-47560**Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	16,265.23
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	122,047.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	138,312.23

State the following:

Average Income (from Schedule I, Line 16)	2,158.53
Average Expenses (from Schedule J, Line 18)	2,561.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,158.53

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		4,885.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	16,265.23	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		192,864.40
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		197,749.40

In re **Moneka Lynn Sanford**Case No. **11-47560**

Debtor

AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx1597			12/2005 - 6/2010 Credit card purchases				18,196.00
Chase Bank USA PO Box 15298 Wilmington, DE 19850		-					
Account No. xxxx-xxxx-xxxx-9974			9/1996 - 6/2010 Credit card purchases				12,221.00
Chase Bank USA PO Box 15298 Wilmington, DE 19850		-					
Account No. xxxxxxxx7498			7/1988 - 5/2010 Credit card purchases				18,182.00
CITIBANK SD NA PO BOX 6241 Sioux Falls, SD 57117		-					
Account No. xxxxxxxxxxxx2512			11/1991 Credit card purchases				9,490.00
Discover Fin Svcs, LLC PO Box 15316 Wilmington, DE 19850		-					
Subtotal (Total of this page)							58,089.00

1 continuation sheets attached

In re **Moneka Lynn Sanford**Case No. **11-47560**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx1820		10/1982 - 6/2010				
MACY'S/DSNB PO BOX 8218 Mason, OH 45040	-	Credit card purchases				493.00
Account No. xxxx0309		2010				
Summit Investment Holdings, LLC c/o Green & Green 30300 Northwestern Hwy, Suite 345 Farmington, MI 48334	-	Law Firm				12,235.40
Account No. xxxxxx0516		2008 - 2010				
US Dept of Education PO Box 5609 Greenville, TX 75403	-	Student Loans				17,417.00
Account No. xxxxxxxxxxxxxxxx002/1		8/2007 - 2010				
Xpress Loan Servicing - A CIT Company 1500 W. 3rd St Suite 125 Cleveland, OH 44113	-	Student Loans				104,630.00
Account No.						
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 134,775.40
(Report on Summary of Schedules)						Total 192,864.40

**United States Bankruptcy Court
Eastern District of Michigan**

In re Moneka Lynn Sanford

Debtor(s)

Case No. 11-47560Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 15, 2011Signature: /s/ Moneka Lynn Sanford

Debtor

Date _____

Signature: _____

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as a debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.